IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor

Benjamin QUIGLEY

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Examiner

Eric T. Wong

Title

SYSTEM AND METHOD FOR ELECTRONIC

WALLET CONVERSION

Attorney Docket No.

AOL0055

16 February 2009

Mail Stop -- Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT UNDER 37 CFR 1.121

Honorable Commissioner:

This is in response to the Notice of Non-Complaint Amendment dated 15 January 2009 for the above-identified patent application. The Notice states that "Independent Claim 23 is improperly marked as previously presented."

In order for the amendment document to be compliant, the Applicant is hereby resubmitting, in its entirety, the complete listing of claims.